

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

RODERICK HOWARD, SR. and  
JOYCE HOWARD

Case No.: 17-25665

Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

Original       Modified/Notice Required      Date: 5/18/18  
 Motions Included       Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

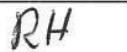
- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TW

Initial Debtor: RH

Initial Co-Debtor: JH





  
*J. A. Joyce Howard*

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 283.00 per Month to the Chapter 13 Trustee, starting on  
6/1/18 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2110.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase	Auto	\$10.00	0.00	\$10.00	\$482.73

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Ditech	RE	\$8354.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
LVNV Funding	RE	\$787.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Midland Funding	RE	\$609.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
New Century	RE	\$574.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Midland Funding	RE	\$894.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Midland Funding	RE	\$1326.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Apex Asset Mgmt.	RE <b>+</b>	\$594.00	\$60,000.00	\$123,609.00	0.00 <b>+</b>	0.00	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender  NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan  NONE

The following secured claims are unaffected by the Plan:

M&T Bank, Carrington Mortgage

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
City of Camden CCMUA MTAG CUST/FIG CAP INV NJ13 LLC	2854 Idaho Road 2854 Idaho Road 2854 Idaho Road	\$660.96 \$191.97 \$6,098.36

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified allowed non-priority unsecured claims shall be paid:**

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

*Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Ditech	RE	\$8354.00	\$60,000.00	\$123,609.00	0.00	\$8354.00
LVNV Funding	RE	\$787.00	\$60,000.00	\$123,609.00	0.00	\$787.00
Midland Funding	RE	\$609.00	\$60,000.00	\$123,609.00	0.00	\$609.00
New Century	RE	\$574.00	\$60,000.00	\$123,609.00	0.00	\$574.00
Midland Funding	RE	\$894.00	\$60,000.00	\$123,609.00	0.00	\$894.00
Midland Funding	RE	\$1326.00	\$60,000.00	\$123,609.00	0.00	\$1326.00
Apex Asset Mgmt.	RE	\$594.00	\$60,000.00	\$123,609.00	0.00	\$594.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney fees and other administrative expenses
- 3) Secured Creditors
- 4) Priority then any remaining unsecured claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/2/17

Explain below why the plan is being modified:

Mortgage no longer affected by the plan.

Explain below how the plan is being modified:

Carrington Mortgage unaffected by plan. Per mortgage co.  
debtors are current.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

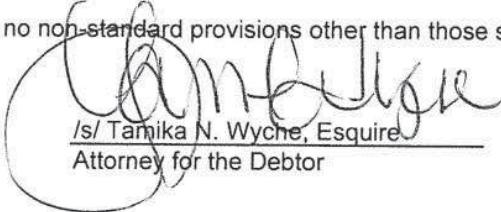
Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

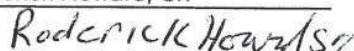
Date: 5/18/18

  
/s/ Tamika N. Wyche, Esquire

Attorney for the Debtor

Date: 5/18/18

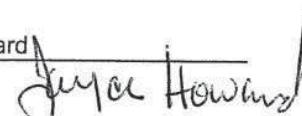
  
/s/ Roderick Howard, Sr.

Debtor   
Roderick Howard, Sr.

Date: 5/18/18

  
/s/ Joyce Howard

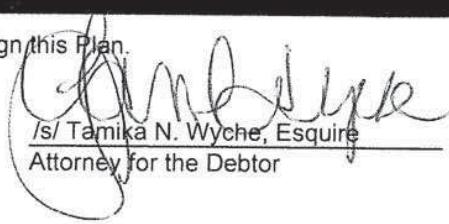
Joint Debtor

  
Joyce Howard

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 5/18/18

  
/s/ Tamika N. Wyche, Esquire  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 5/18/18

/s/ Roderick Howard, Sr.

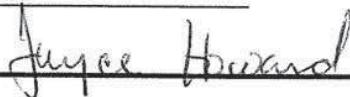
Debtor



Date: 5/18/18

/s/ Joyce Howard

Joint Debtor



**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Roderick W. Howard,, Sr.  
 Joyce Howard  
 Debtors

Case No. 17-25665-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db/jdb	Roderick W. Howard,, Sr., Joyce Howard, 2854 Idaho Rd, Camden, NJ 08104-2811
516979368	AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
516979371	ARS Account Resolution, PKWY STE 100, Sunrise, FL 33323
517020565	+ARS Account Resolution, 1643 N. Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857
516979370	Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
516979376	CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
517081514	+Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516979373	+Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
516979374	+Camden County Special Civil Pary, 101 S 5th St, Camden, NJ 08103-4099
516979377	Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
516979378	Citifinancial, PO Box 140069, Irving, TX 75014-0069
516979379	City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
517021306	+City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney, Suite 419-City Hall, 520 Market Street, Camden, NJ 08102-1300
516979380	City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
516979381	Comenity Bank/NY & Co., PO Box 182789, Columbus, OH 43218-2789
516979382	Cooper Health Systems, C/O Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
516979384	+David Faloni, Esq., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
517127310	+Ditech Financial LLC, 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120, Tempe, AZ 85284-1806
517071281	JCMorgan Chase Bank NA, PO Box 29505, AZI-1191, Phoenix, AZ 85038-9505
517070449	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
517035150	+M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
516979393	MTAG Cust/FIG CAP INV NJ13 LLC, PO Box 54472, New Orleans, LA 70154-4472
516979395	New York & Company, PO Box 659728, San Antonio, TX 78265-9728
516979396	Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
516979398	PSEG, PO Box 1444, New Brunswick, NJ 08903-1444
516979397	Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988
516979399	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517298852	+Wilmington Savings Fund Society, Prober & Raphael, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207
517177832	+Wilmington Savings Fund Society FSB, Jenelle C. Arnold, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2018 23:47:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2018 23:47:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516979369	E-mail/Text: roy.buchholz@allianceoneinc.com Jun 15 2018 23:47:06
516979372	AllianceOne Receivable Management, PO Box 3111, Southeastern, PA 19398-3111
516979375	E-mail/Text: bankruptcy@cavps.com Jun 15 2018 23:47:58 Calvary Portifilio SVCS, 500 Summit Lake Dr Apt D, Valhalla, NY 10595-1340
517210621	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2018 00:01:19 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516979381	+E-mail/Text: bankruptcy@cavps.com Jun 15 2018 23:47:58 Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516979385	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 15 2018 23:47:28 Comenity Bank/NY & Co., PO Box 182789, Columbus, OH 43218-2789
516979383	E-mail/PDF: creditonebknotifications@resurgent.com Jun 16 2018 00:00:19 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516979385	E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2018 23:47:23 Ditech, PO Box 6172, Rapid City, SD 57709-6172
516979386	E-mail/Text: bnc-bluestem@quantum3group.com Jun 15 2018 23:48:13 Fingerhut, PO Box 166, Newark, NJ 07101-0166
516979387	E-mail/Text: JCAP_BNC_Notices@jcapi.com Jun 15 2018 23:47:56 Jefferson Capital System, 16 McLeland Rd, Saint Cloud, MN 56303-2198
517123485	E-mail/Text: JCAP_BNC_Notices@jcapi.com Jun 15 2018 23:47:56 Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
516979388	E-mail/Text: ebn@ltdfin.com Jun 15 2018 23:47:24 LTD Financial Svcs, 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
516979389	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2018 00:00:20 LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
517139452	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2018 00:01:22 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516979390	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2018 00:01:22 LVNVFunding, PO Box 740281, Houston, TX 77274-0281
516979391	E-mail/Text: camanagement@mtnb.com Jun 15 2018 23:47:24 M&T Bank, PO Box 62082, Baltimore, MD 21264-2082

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Jun 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516979392 E-mail/Text: bankruptcydpt@mcmcq.com Jun 15 2018 23:47:39 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
516979394 E-mail/PDF: bankruptcy@ncfsi.com Jun 16 2018 00:01:18 New Century Financial,  
110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038  
516979395 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 15 2018 23:47:29 New York & Company,  
PO Box 659728, San Antonio, TX 78265-9728  
517106645 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 16 2018 00:01:17  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
517179588 +E-mail/Text: bankruptcy@pseg.com Jun 15 2018 23:47:06 PSEG, Attn: Bankruptcy,  
PO Box 490, Cranford, NJ 07016-0490  
517159951 E-mail/Text: bnc-quantum@quantum3group.com Jun 15 2018 23:47:36  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517170134 E-mail/Text: bkdepartment@rtresolutions.com Jun 15 2018 23:47:54  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
517170135 E-mail/Text: bkdepartment@rtresolutions.com Jun 15 2018 23:47:54  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,  
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029  
516979400 E-mail/PDF: gecscedi@recoverycorp.com Jun 16 2018 00:00:11 SYNCHRONY Bank/Walmart,  
PO Box 965036, Orlando, FL 32896-5036  
516982106 +E-mail/PDF: gecscedi@recoverycorp.com Jun 16 2018 00:02:24 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517095790 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jun 16 2018 00:02:26 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517181214\* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
517181215\* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,  
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029  
lm ##+Citifinancial, 1144 State Route 35, Middletown, NJ 07748-2600

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 14, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A. as trustee for CVI Loan GT Trust I  
rsolarz@kmllawgroup.com  
Tamika Nicole Wyche on behalf of Debtor Roderick W. Howard,, Sr. dpdlawyer@comcast.net,  
G30609@notify.cincompass.com  
Tamika Nicole Wyche on behalf of Joint Debtor Joyce Howard dpdlawyer@comcast.net,  
G30609@notify.cincompass.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6